

Abstract of the Disclosure

A universal password generator for generating a password in response to a challenge from a compatible challenging system is disclosed. A challenging system, which access is requested by a user provides a challenge to be entered to the universal password generator. The universal password generator comprises a memory for storing secure data, the secure data for use in performing a predictable secure process wherein absent knowledge of the secure data, the secure process is not capable of being performed and a secure processor for securely processing the received challenge using the secure process and the stored secure data to determine a response compatible with the challenging system thereto, the challenge being securely processed such that the user is not able to determine a same response to a same challenge absent the universal password generator. The response, in a human intelligible form, is displayed on a display and upon entering manually the response into the compatible challenging system, access to the challenging system is provided.